

UNITED STATES BANKRUPTCY COURT
DISTRICT of District of Puerto Rico

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/7/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

JAIME QUINONES LUGO aka JAIME QUNONES URB. CAMINO DEL SOL 325 VALLE VEREDA VEGA BAJA, PR 00693	MARIA ISABEL LARRIUZ SERRANO aka MARIA I LARRIUZ, aka MARIA LARRIUZ SERRANO, aka MARIA ISABEL LARRIUZ, aka MARIA LARRIUZ URB. CAMINO DEL SOL 325 VALLE VEREDA VEGA BAJA, PR 00693
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Case Number: 10-03846-BKT7	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos.: XXX-XX-2453 XXX-XX-9648
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Attorney for Debtor(s) (name and address): JOSE L JIMENEZ QUINONES JIMENEZ QUINONES LAW OFFICE, PSC 268 AVE. PONCE DE LEON SUITE 1118 SAN JUAN, PR 00918-2007 Telephone number: 787-282-9009	Bankruptcy Trustee (name and address): WILFREDO SEGARRA MIRANDA PO BOX 9023385 SAN JUAN, PR 00902-3385 Telephone number: 787 725-6160
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Meeting of Creditors

Date: **June 16, 2010**

Time: **08:30 AM**

Location: **OCHOA BUILDING, 500 TANCA STREET , FIRST FLOOR, SAN JUAN, PR 00901**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/16/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Post Office and Courthouse Building
300 Recinto Sur Street, Room 109
San Juan, PR 00901
Telephone number: (787) 977-6000
<http://www.prb.uscourts.gov>

For the Court:

Clerk of the Bankruptcy Court:
CELESTINO MATTA-MENDEZ

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: May 11, 2010

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

CERTIFICATE OF NOTICE

District/off: 0104-3
Case: 10-03846

User: admin
Form ID: b9a

Page 1 of 1
Total Noticed: 30

Date Rcvd: May 11, 2010

The following entities were noticed by first class mail on May 13, 2010.

db/jdb JAIME QUINONES LUGO, MARIA ISABEL LARRIUZ SERRANO, URB. CAMINO DEL SOL 325, VALLE VEREDA,
VEGA BAJA, PR 00693

aty JOSE L JIMENEZ QUINONES, JIMENEZ QUINONES LAW OFFICE, PSC, 268 AVE. PONCE DE LEON,
SUITE 1118, SAN JUAN, PR 00918-2007

smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140

smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192

smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUÑOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918

smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938

ust +MONSITA LECAROZ ARRIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING,
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938

2975263 +APXALARM SECURITY SOLUTIONS, 5132 N 300 W, PROVO, UT 84604-5817

2975265 BANCO POPULAR DE PR, CARD PRODUCTS DIVISION, P.O. BOX 70100, SAN JUAN, PR 00936-8100

2975264 BANCO POPULAR DE PR, P.O. BOX 70100, SAN JUAN, PR 00936-8100

2975266 BANCO SANTANDER DE PR, P.O. BOX 362589, SAN JUAN, PR 00936-2589

2975267 +CASTLE ROCK SECURITY, 2101 S. ARLINGTON HEIHTS RD., SUITE 150,
ARLINGTON HEIGHTS, IL 60005-4142

2975270 ++CITIMORTGAGE, 5280 CORPORATE DRIVE, BANKRUPTCY DEPARTMENT, ATTENTION MC0023, FREDERICK MD,
21703-8351
(address filed with court: CITIMORTGAGE INC., BANKRUPTCY DEPARTMENT,
1000 TECHNOLOGY DRIVE, MAIL STOP 322, O FALLON, MO 63368-2420)

2975271 CITIMORTGAGE, INC., P.O. BOX 689196, DES MOINES, IA 50368-9196

2975272 +CITIMORTGAGE, INC., WENDY J. WASSERMAN, 801 S. UNIVERSITY DRIVE, SUITE 500,
PLANTATION, FL 33324-3367

2975274 +ECRA GROUP CORP., DBA/ FERRETERIA ARCE, PARCELAS MARQUEZ MARGINAL #23,
MANATI, PR 00674-5857

2975275 EUROBANK, PO BOX 191009, SAN JUAN, PR 00919-1009

2975278 FIA CARD SERVICES, 1110 NORTH KING STREET, WILMINGTON, DE 19801

2975279 +FIRST BANK, P.O. BOX 19327, SAN JUAN, PR 00910-1327

2975282 TREASURY SECRETARY, DEPARTAMENTO DE HACIENDA, P.O. BOX 9024140, SAN JUAN, PR 00902-4140

2975283 WAL-MART, 981084, EL PASO, TX 79998-1084

The following entities were noticed by electronic transmission on May 11, 2010.

tr EDI: QWSMIRANDA.COM May 11 2010 15:38:00 WILFREDO SEGARRA MIRANDA, PO BOX 9023385,
SAN JUAN, PR 00902-3385

2975268 EDI: CHASE.COM May 11 2010 15:38:00 CHASE, P.O. BOX 94014, PALATINE, IL 60094-4014

2975269 +EDI: CHASE.COM May 11 2010 15:38:00 CHASE, LEGAL DEPT, PO BOX 15902,
WILMINGTON, DE 19850

2975273 +E-mail/Text: cfigueroa@crimpr.net CRIM, PO BOX 195387,
SAN JUAN, PR 00919-5387

2975277 EDI: BANKAMER.COM May 11 2010 15:38:00 FIA CARD SERVICES, PO BOX 15026,
WILMINGTON, DE 19850-5026

2975276 EDI: BANKAMER.COM May 11 2010 15:38:00 FIA CARD SERVICES, P.O. BOX 15019,
WILMINGTON, DE 19886-5019

2975280 EDI: RMSC.COM May 11 2010 15:38:00 JC PENNEY, P.O. BOX 960090, ORLANDO, FL 32896-0090

2975281 EDI: RMSC.COM May 11 2010 15:38:00 MCCBG, RE: WALMART, PO BOX 103042,
ROSWELL, GA 30076

2975284 EDI: RMSC.COM May 11 2010 15:38:00 WAL-MART, PO BOX 960023, ORLANDO, PR 32896-0023
TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2010

Signature:

